

Exhibit J

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ANALYSIS/REVIEW - PROJECTION STATEMENT 6813/07/20143:38:02 PM ETPFSP342

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Account No: [REDACTED] 9613 Statement: Type: **ANNUAL** Date: 09/28/10

SHORTAGE WAS SPREAD

PROJ STMT ESC DATA MAY BE DIFF THAN CURR DATA

Analysis Based On

Anticipated Disbursements	2177.46	CP Index Factor	0.00%
Ideal Escrow Payment	181.45	Cushion	C- 1/6 362.90
Cycle	12/01/10 - 11/30/11	RESPA Max 1/6 Cushion	362.90
Analysis Parameter Review	<input type="button" value="No"/>	Loan Status Review	<input type="button" value="No"/>
Anticipated Escrow Balance Detail	<input type="button" value="No"/>		

Results

Lowpoint Month: 09/11 Anticipated Bal - 356.54 Required Bal 362.90

SHORTAGE - 719.44 DEFICIENCY .00

EA Shortage Spread Used 0 View Trial Bal Detail

----- OLD ----- PAYMENT DETAIL ----- NEW EFF 12/01/10 -

645.15	PRI NCI PAL & INTEREST	645.15
185.47	ESCROW	181.45
.00	OPTIONAL INS	.00
.00	ANNUAL LARY	.00
.00	SHORTAGE	13.32
.00	DEFICIENCY	.00
.00	SURPLUS	.00
.00	ROUNDING (+/-)	.00
.00	BUYDOWN/ASST PMT	.00
830.62	TOTAL BORROWER PAYMENT	839.92

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ANALYSIS/REVIEW - PROJECTION STATEMENT

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Account No [REDACTED] 9613 Statement: Type **ANNUAL** Date 09/29/11

SHORTAGE WAS SPREAD

PROJ STMT ESC DATA MAY BE DIFF THAN CURR DATA

Analysis Based On

Anticipated Disbursements	2289.14	CP Index Factor	0.00%
Ideal Escrow Payment	190.76	Cushion	C- 1/6 381.52
Cycle	12/01/11 - 11/30/12	RESPA Max 1/6 Cushion	381.52
Analysis Parameter Review	<input type="button" value="No"/>	Loan Status Review	<input type="button" value="No"/>
Anticipated Escrow Balance Detail	<input type="button" value="No"/>		

Results

Lowpoint Month: 09/12 Anticipated Bal -327.02 Required Bal 381.52

SHORTAGE -708.54 DEFICIENCY .00

EA Shortage Spread Used 0 View Trial Bal Detail

----- OLD ----- PAYMENT DETAIL ----- NEW EFF 12/01/11 -

645.15	PRI NCI PAL & INTEREST	645.15
194.77	ESCROW	190.76
.00	OPTIONAL INS	.00
.00	ANNUAL LARY	.00
.00	SHORTAGE	16.87
.00	DEFICIENCY	.00
.00	SURPLUS	.00
.00	ROUNDING (+/-)	.00
.00	BUYDOWN/ASST PMT	.00
839.92	TOTAL BORROWER PAYMENT	852.78

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ANALYSIS/REVIEW - PROJECTION STATEMENT 6813/07/20143:37:05 PM ETPFSP342

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Account No [REDACTED] 9613 Statement: Type **ANNUAL** Date 10/04/12

SHORTAGE WAS SPREAD

Analysis Based On

Anticipated Disbursements	2458.48	CP Index Factor	0.00%
Ideal Escrow Payment	204.87	Cushion	C- 1/6 409.74
Cycle	12/01/12 - 11/30/13	RESPA Max 1/6 Cushion	409.74
Analysis Parameter Review	<input type="button" value="No"/>	Loan Status Review	<input type="button" value="No"/>
Anticipated Escrow Balance Detail	<input type="button" value="No"/>		

Results

Lowpoint Month: 09/13 Anticipated Bal -322.18 Required Bal 409.74

SHORTAGE -731.92 DEFICIENCY .00

EA Shortage Spread Used 30 View Trial Bal Detail

----- OLD ----- PAYMENT DETAIL ----- NEW EFF 12/01/12 -

645.15	PRI NCI PAL & I NTEREST	645.15
207.63	ESCROW	204.87
.00	OPTI ONAL I NS	.00
.00	ANCI LLARY	.00
.00	SHORTAGE	24.39
.00	DEFI CI ENCY	.00
.00	SURPLUS	.00
.00	ROUNDI NG (+/-)	.00
.00	BUYDOWN/ ASST PMT	.00
852.78	TOTAL BORROWER PAYMENT	874.41

Message:

Command: